

Growing your guaranteed lifetime income amount

Assured Edge Income AchieverSM

A fixed annuity with guaranteed lifetime withdrawal benefit

Know today what your retirement income could be

The maximum amount that may be withdrawn each contract year under the guaranteed lifetime withdrawal benefit is referred to as the guaranteed lifetime income amount (GLIA). You can grow your future lifetime income by an income credit each year that withdrawals are not taken, until you elect to begin taking lifetime income withdrawals under the guaranteed lifetime withdrawal benefit (GLWB). The income credit is a dollar amount determined by multiplying the 7.5% income growth rate by the initial GLIA.

The initial GLIA is determined by multiplying your eligible premium by the income percentage assigned on the date of issue for your age, or the age of the younger person if two covered persons.

If you take any money out of your annuity (including Required Minimum Distributions), before you elect to begin lifetime income withdrawals, these withdrawals are considered excess withdrawals and will reduce the amount of your future GLIA as well as your income credit. In addition, the income credit will not be added to your guaranteed lifetime income amount for the year the excess withdrawal is taken.

The annual rider fee for the GLWB feature is a percentage of the contract value on each contract anniversary. The GLWB fee of 0.95% is deducted from the contract value on each contract anniversary (or pro-rata if the contract is fully surrendered before the anniversary). Once the contract is issued, the fee will never change.

Annuities issued by American General Life Insurance Company (AGL).

Guarantees are backed by the claims-paying ability of AGL.

* Income percentages and the income growth rate are periodically set by the company and may be different as of the date a contract is actually issued. Rates will be displayed within the contract and are guaranteed not to change.

Annuities are long-term retirement saving vehicles.

This information is general in nature, may be subject to change and does not constitute legal, tax or accounting advice from any company, its employees, financial professionals or other representatives. Applicable laws and regulations are complex and subject to change. Any tax statements in this material are not intended to suggest the avoidance of U.S. federal, state or local tax penalties. For advice concerning your situation, consult your professional attorney, tax advisor or accountant.

Annuities issued by American General Life Insurance Company (AGL), Houston, TX. Issuing company AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG).

American International Group, Inc. (AIG) is a leading global insurance organization. Founded in 1919, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products and other financial services to customers in more than 80 countries and jurisdictions.

May not be available in all states and product features may vary by state. Please refer to your contract.

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AGL 14371 (01/2019) J118401

Policy #: ICC16:224;

Rider #: R342-06, R347-06, R389-06, ICC15:NRMVA,

ICC16:GLB1 (7/16), AGE-8030 (8/14)



Assumptions:

Premium: \$100,000

Income growth rate: 7.5%* (multiplied by initial GLIA to determine income credit)

GLIA amounts based on rates as of 01/07/2019

GLIA amounts assume no withdrawals are taken until lifetime withdrawals begin

Single coverage

		GLIA Amounts (Single Coverage) Assuming no Withdrawals before Lifetime Withdrawals Begin															
Issue Age	Income Percentage*	Initial 0	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15
50	5.00%	5,000	5,375	5,750	6,125	6,500	6,875	7,250	7,625	8,000	8,375	8,750	9,125	9,500	9,875	10,250	10,625
51	5.10%	5,100	5,483	5,865	6,248	6,630	7,013	7,395	7,778	8,160	8,543	8,925	9,308	9,690	10,073	10,455	10,838
52	5.20%	5,200	5,590	5,980	6,370	6,760	7,150	7,540	7,930	8,320	8,710	9,100	9,490	9,880	10,270	10,660	11,050
53	5.30%	5,300	5,698	6,095	6,493	6,890	7,288	7,685	8,083	8,480	8,878	9,275	9,673	10,070	10,468	10,865	11,263
54	5.40%	5,400	5,805	6,210	6,615	7,020	7,425	7,830	8,235	8,640	9,045	9,450	9,855	10,260	10,665	11,070	11,475
55	5.50%	5,500	5,913	6,325	6,738	7,150	7,563	7,975	8,388	8,800	9,213	9,625	10,038	10,450	10,863	11,275	11,688
56	5.60%	5,600	6,020	6,440	6,860	7,280	7,700	8,120	8,540	8,960	9,380	9,800	10,220	10,640	11,060	11,480	11,900
57	5.70%	5,700	6,128	6,555	6,983	7,410	7,838	8,265	8,693	9,120	9,548	9,975	10,403	10,830	11,258	11,685	12,113
58	5.80%	5,800	6,235	6,670	7,105	7,540	7,975	8,410	8,845	9,280	9,715	10,150	10,585	11,020	11,455	11,890	12,325
59	5.90%	5,900	6,343	6,785	7,228	7,670	8,113	8,555	8,998	9,440	9,883	10,325	10,768	11,210	11,653	12,095	12,538
60	6.00%	6,000	6,450	6,900	7,350	7,800	8,250	8,700	9,150	9,600	10,050	10,500	10,950	11,400	11,850	12,300	12,750
61	6.10%	6,100	6,558	7,015	7,473	7,930	8,388	8,845	9,303	9,760	10,218	10,675	11,133	11,590	12,048	12,505	12,963
62	6.20%	6,200	6,665	7,130	7,595	8,060	8,525	8,990	9,455	9,920	10,385	10,850	11,315	11,780	12,245	12,710	13,175
63	6.30%	6,300	6,773	7,245	7,718	8,190	8,663	9,135	9,608	10,080	10,553	11,025	11,498	11,970	12,443	12,915	13,388
64	6.40%	6,400	6,880	7,360	7,840	8,320	8,800	9,280	9,760	10,240	10,720	11,200	11,680	12,160	12,640	13,120	13,600
65	6.50%	6,500	6,988	7,475	7,963	8,450	8,938	9,425	9,913	10,400	10,888	11,375	11,863	12,350	12,838	13,325	13,813
66	6.55%	6,550	7,041	7,533	8,024	8,515	9,006	9,498	9,989	10,480	10,971	11,463	11,954	12,445	12,936	13,428	13,919
67	6.60%	6,600	7,095	7,590	8,085	8,580	9,075	9,570	10,065	10,560	11,055	11,550	12,045	12,540	13,035	13,530	14,025
68	6.65%	6,650	7,149	7,648	8,146	8,645	9,144	9,643	10,141	10,640	11,139	11,638	12,136	12,635	13,134	13,633	14,131
69	6.70%	6,700	7,203	7,705	8,208	8,710	9,213	9,715	10,218	10,720	11,223	11,725	12,228	12,730	13,233	13,735	14,238
70	6.75%	6,750	7,256	7,763	8,269	8,775	9,281	9,788	10,294	10,800	11,306	11,813	12,319	12,825	13,331	13,838	14,344
71	6.80%	6,800	7,310	7,820	8,330	8,840	9,350	9,860	10,370	10,880	11,390	11,900	12,410	12,920	13,430	13,940	14,450
72	6.85%	6,850	7,364	7,878	8,391	8,905	9,419	9,933	10,446	10,960	11,474	11,988	12,501	13,015	13,529	14,043	14,556
73	6.90%	6,900	7,418	7,935	8,453	8,970	9,488	10,005	10,523	11,040	11,558	12,075	12,593	13,110	13,628	14,145	14,663
74	6.95%	6,950	7,471	7,993	8,514	9,035	9,556	10,078	10,599	11,120	11,641	12,163	12,684	13,205	13,726	14,248	14,769
75	7.00%	7,000	7,525	8,050	8,575	9,100	9,625	10,150	10,675	11,200	11,725	12,250	12,775	13,300	13,825	14,350	14,875
76	7.05%	7,050	7,579	8,108	8,636	9,165	9,694	10,223	10,751	11,280	11,809	12,338	12,866	13,395	13,924	14,453	14,981
77	7.10%	7,100	7,633	8,165	8,698	9,230	9,763	10,295	10,828	11,360	11,893	12,425	12,958	13,490	14,023	14,555	15,088
78	7.15%	7,150	7,686	8,223	8,759	9,295	9,831	10,368	10,904	11,440	11,976	12,513	13,049	13,585	14,121	14,658	15,194
79	7.20%	7,200	7,740	8,280	8,820	9,360	9,900	10,440	10,980	11,520	12,060	12,600	13,140	13,680	14,220	14,760	15,300
80	7.25%	7,250	7,794	8,338	8,881	9,425	9,969	10,513	11,056	11,600	12,144	12,688	13,231	13,775	14,319	14,863	15,406

AT END OF CONTRACT YEAR

Not a deposit • Not insured by any federal government agency

May lose value • No bank or credit union guarantee
Not FDIC/NCUA/NCUSIF insured

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The initial GLIA is determined by multiplying your eligible premium by the income percentage assigned on the date of issue for your age, or the age of the younger person if two covered persons.

If you take any money out of your annuity (including Required Minimum Distributions), before you elect to begin lifetime income withdrawals, these withdrawals are considered excess withdrawals and will reduce the amount of your future GLIA as well as your income credit. In addition, the income credit will not be added to your guaranteed lifetime income amount for the year the excess withdrawal is taken.

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Rider #: R342-06, R347-06, R389-06, ICC15:NRMVA,

ICC16:GLB1 (7/16), AGE-8030 (8/14)



Assumptions:

Premium: \$100,000

Income growth rate: 7.5%* (multiplied by initial GLIA to determine income credit)

GLIA amounts based on rates as of 01/07/2019

GLIA amounts assume no withdrawals are taken until lifetime withdrawals begin

Joint coverage

Joint owners must be spouses or a single owner with the spouse as the sole primary beneficiary. GLIA for joint covered persons is based on the age of the younger spouse.

		GLIA Amounts (Joint Life Coverage) Assuming no Withdrawals before Lifetime Withdrawals Begin															
Issue Age	Income Percentage*	Initial 0	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15
50	4.50%	4,500	4,838	5,175	5,513	5,850	6,188	6,525	6,863	7,200	7,538	7,875	8,213	8,550	8,888	9,225	9,563
51	4.60%	4,600	4,945	5,290	5,635	5,980	6,325	6,670	7,015	7,360	7,705	8,050	8,395	8,740	9,085	9,430	9,775
52	4.70%	4,700	5,053	5,405	5,758	6,110	6,463	6,815	7,168	7,520	7,873	8,225	8,578	8,930	9,283	9,635	9,988
53	4.80%	4,800	5,160	5,520	5,880	6,240	6,600	6,960	7,320	7,680	8,040	8,400	8,760	9,120	9,480	9,840	10,200
54	4.90%	4,900	5,268	5,635	6,003	6,370	6,738	7,105	7,473	7,840	8,208	8,575	8,943	9,310	9,678	10,045	10,413
55	5.00%	5,000	5,375	5,750	6,125	6,500	6,875	7,250	7,625	8,000	8,375	8,750	9,125	9,500	9,875	10,250	10,625
56	5.10%	5,100	5,483	5,865	6,248	6,630	7,013	7,395	7,778	8,160	8,543	8,925	9,308	9,690	10,073	10,455	10,838
57	5.20%	5,200	5,590	5,980	6,370	6,760	7,150	7,540	7,930	8,320	8,710	9,100	9,490	9,880	10,270	10,660	11,050
58	5.30%	5,300	5,698	6,095	6,493	6,890	7,288	7,685	8,083	8,480	8,878	9,275	9,673	10,070	10,468	10,865	11,263
59	5.40%	5,400	5,805	6,210	6,615	7,020	7,425	7,830	8,235	8,640	9,045	9,450	9,855	10,260	10,665	11,070	11,475
60	5.50%	5,500	5,913	6,325	6,738	7,150	7,563	7,975	8,388	8,800	9,213	9,625	10,038	10,450	10,863	11,275	11,688
61	5.60%	5,600	6,020	6,440	6,860	7,280	7,700	8,120	8,540	8,960	9,380	9,800	10,220	10,640	11,060	11,480	11,900
62	5.70%	5,700	6,128	6,555	6,983	7,410	7,838	8,265	8,693	9,120	9,548	9,975	10,403	10,830	11,258	11,685	12,113
63	5.80%	5,800	6,235	6,670	7,105	7,540	7,975	8,410	8,845	9,280	9,715	10,150	10,585	11,020	11,455	11,890	12,325
64	5.90%	5,900	6,343	6,785	7,228	7,670	8,113	8,555	8,998	9,440	9,883	10,325	10,768	11,210	11,653	12,095	12,538
65	6.00%	6,000	6,450	6,900	7,350	7,800	8,250	8,700	9,150	9,600	10,050	10,500	10,950	11,400	11,850	12,300	12,750
66	6.05%	6,050	6,504	6,958	7,411	7,865	8,319	8,773	9,226	9,680	10,134	10,588	11,041	11,495	11,949	12,403	12,856
67	6.10%	6,100	6,558	7,015	7,473	7,930	8,388	8,845	9,303	9,760	10,218	10,675	11,133	11,590	12,048	12,505	12,963
68	6.15%	6,150	6,611	7,073	7,534	7,995	8,456	8,918	9,379	9,840	10,301	10,763	11,224	11,685	12,146	12,608	13,069
69	6.20%	6,200	6,665	7,130	7,595	8,060	8,525	8,990	9,455	9,920	10,385	10,850	11,315	11,780	12,245	12,710	13,175
70	6.25%	6,250	6,719	7,188	7,656	8,125	8,594	9,063	9,531	10,000	10,469	10,938	11,406	11,875	12,344	12,813	13,281
71	6.30%	6,300	6,773	7,245	7,718	8,190	8,663	9,135	9,608	10,080	10,553	11,025	11,498	11,970	12,443	12,915	13,388
72	6.35%	6,350	6,826	7,303	7,779	8,255	8,731	9,208	9,684	10,160	10,636	11,113	11,589	12,065	12,541	13,018	13,494
73	6.40%	6,400	6,880	7,360	7,840	8,320	8,800	9,280	9,760	10,240	10,720	11,200	11,680	12,160	12,640	13,120	13,600
74	6.45%	6,450	6,934	7,418	7,901	8,385	8,869	9,353	9,836	10,320	10,804	11,288	11,771	12,255	12,739	13,223	13,706
75	6.50%	6,500	6,988	7,475	7,963	8,450	8,938	9,425	9,913	10,400	10,888	11,375	11,863	12,350	12,838	13,325	13,813
76	6.55%	6,550	7,041	7,533	8,024	8,515	9,006	9,498	9,989	10,480	10,971	11,463	11,954	12,445	12,936	13,428	13,919
77	6.60%	6,600	7,095	7,590	8,085	8,580	9,075	9,570	10,065	10,560	11,055	11,550	12,045	12,540	13,035	13,530	14,025
78	6.65%	6,650	7,149	7,648	8,146	8,645	9,144	9,643	10,141	10,640	11,139	11,638	12,136	12,635	13,134	13,633	14,131
79	6.70%	6,700	7,203	7,705	8,208	8,710	9,213	9,715	10,218	10,720	11,223	11,725	12,228	12,730	13,233	13,735	14,238
80	6.75%	6,750	7,256	7,763	8,269	8,775	9,281	9,788	10,294	10,800	11,306	11,813	12,319	12,825	13,331	13,838	14,344

AT END OF CONTRACT YEAR

Not a deposit • Not insured by any federal government agency

May lose value • No bank or credit union guarantee
Not FDIC/NCUA/NCUSIF insured